

## **FREQUENTLY ASKED QUESTIONS**

### **Q – How do the Dental Plan Organizations (DPOs) differ from the Dental Expense Plan (DEP)?**

**A –** The DPOs consist of managed care networks. You must choose a Primary Care Dentist and participating specialists. Claims are normally submitted by the dentist's office. The monthly premiums are lower than the DEP.

With the DEP, you have the freedom of going to any licensed dentist of your choice. However, if the dentist does not participate within the network, your out-of-pocket expenses may be higher. For out-of-network visits, you must pay the dentist's fees up-front and submit claims for reimbursement. The monthly premiums are higher than with the DPOs.

### **Q - Who is eligible for the Special Open Enrollment for the Retiree Dental Plans?**

**A -** Any retiree eligible to enroll in a medical plan in the Retired Group of the State Health Benefits Program (SHBP) or School Employees' Health Benefits Program (SEHBP) is eligible to participate in the Retiree Dental Plans. This includes retirees that have not previously enrolled in dental coverage and those who have waived coverage for other employer coverage.

### **Q – I am currently enrolled in the Retiree Dental Expense Plan. Can I change to one of the new plans?**

**A –** Yes. You may submit an application to change to any of the new plan offerings during this open enrollment period.

### **Q – I am currently enrolled in the Retiree Dental Expense Plan and am happy with the coverage. Do I have to submit an application to let you know that I want to keep my coverage?**

**A –** No. There is **no need** to complete an application if you do not wish to make any changes. Your coverage will continue as usual.

### **Q - Do I have to live in New Jersey to join a plan?**

**A –** No, but coverage areas vary by plan, so you should be sure that the plan you pick has providers in your area.

### **Q - When will the Special Open Enrollment expire?**

**A –** The Special Open Enrollment will expire on October 31, 2014.

### **Q – When will coverage take effect?**

**A –** New enrollments and plan changes will take effect on January 1, 2015.

**Q - Why are there three benefit tiers of coverage in the Retiree Dental Plans?**

**A** - The three tiers are designed to protect the Retiree Dental Plans from adverse selection. An individual who has not been receiving regular dental treatment is likely to need more services and generate more dental costs than someone who has been receiving regular dental treatment. The use of tiers discourages individuals from enrolling in the dental plan, receiving treatment, and then terminating coverage. This would cause rates to rise. The creation of the three benefit tiers lessens the impact of adverse selection.

**Q – How do the Tiers work?**

**A** - The tiers for the new Retiree DPO Plans will be as follows:

Tier 1: Diagnostic and Preventive Services only	Current retirees who are not covered and enroll now will be in Tier 1. Future retirees who enroll without immediate prior dental coverage will also be in Tier 1.
Tier 2: Tier 1 Services plus Restorative Services	Once Retirees have been in the Retiree DEP or DPO Tier 1 for twelve months, they will move to Tier 2
Tier 3: Full Retiree DPO Plan Design	Retirees that have been in the Retiree DEP or DPO plan for twenty-four months will move to Tier 3. Future Retirees who had dental coverage immediately preceding retirement will go directly to Tier 3.

Please note that the tiers for the Retiree Dental Expense Plan (DEP) will remain unchanged. See the *Retiree Dental Expense Plan* handbook for details:  
[www.nj.gov/treasury/pensions/pdf/handbook/hd0714.pdf](http://www.nj.gov/treasury/pensions/pdf/handbook/hd0714.pdf)

**Q - May my dependent receive coverage under my coverage?**

**A** - The dependent eligibility rules for the Retiree Dental Plans are the same as those for any plan in the SHBP or SEHBP. See our Web site for more information:  
[www.nj.gov/treasury/pensions/hb-dependents.shtml](http://www.nj.gov/treasury/pensions/hb-dependents.shtml)

**Q - How much will the Retiree Dental Plans cost?**

**A** - Rates are available on the Division's Web site:  
[www.nj.gov/treasury/pensions/hb-retired.shtml](http://www.nj.gov/treasury/pensions/hb-retired.shtml)

**Q – Where can I learn more about how the plans work?**

**A** – Please visit our Web site at [www.nj.gov/treasury/pensions/hb-retired.shtml](http://www.nj.gov/treasury/pensions/hb-retired.shtml) for plan details and for links to the individual plan Web sites.

**Q – How do I find a participating dentist?**

**A** – Contact the administrators or check our Web site for links to the networks for the plans.